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THE COMMONWEALTH OF MASSACHUSETTS:  
DIVISION OF EMPLOYMENT SECURITY

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DIRECTOR'S REPORT

FOR THE SEVEN MONTHS--DECEMBER 1, 1942-JUNE 30, 1943

ROBERT E. MARSHALL, DIRECTOR

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## CHANGE IN FISCAL YEAR

The following report covering the activities of the Division of Employment Security for the seven months from December 1, 1942 - June 30, 1943, is submitted in accordance with Chapter 509 of the Acts of 1941--"An Act changing the fiscal year of the commonwealth, establishing the fiscal biennium thereof, and making divers other related changes in existing laws."

As this is an interim report and complete data are not yet available, the sections on employment and wages in covered establishments, and contributions to the Fund, together with various tables and charts, have been omitted, but will be presented for the calendar year 1943 in the next complete annual report of the Division of Employment Security.

## SUMMARY

The most noteworthy developments in connection with the operation of the Division during the seven months covered by this report may be summarized as follows:

1. The Unemployment Compensation Fund increased between November 30, 1942, and June 30, 1943, by \$17,309,343.76 and as of June 30, 1943, amounted to \$153,609,903.92.
2. The benefit rate scale was liberalized, increasing weekly rates by approximately \$2.00 and raising the maximum benefit rate from \$15.00 to \$18.00.
3. The claim load was reduced by 76% for initial claims and 83% for continued claims.
4. Employers of from one to four individuals in employment, subject to the Law in 1942, became subject as of January 1, 1943.
5. Massachusetts continued to lead other comparable states in prompt payment of claims for benefits.
6. It was estimated that experience-rating provisions of the Law would result in savings of over \$32,000,000 to 27,200 eligible subject employers in 1943.
7. A study was undertaken for the Advisory Council of the Division in connection with Chapter 54 of the Resolves of the 1943 session of the Legislature. This resolve authorized and directed the Council to investigate the payment of benefits under the Employment Security Law to employees who are absent from work on account of illness.
8. The fiscal year was changed to include twelve months ending on June 30, instead of twelve months ending on November 30.



## POST-WAR PLANNING

The low claim load during recent months has afforded the Division an opportunity to lay the foundation for a program to meet the impact which will inevitably result from the transition from a war-time to a peace-time economy.

It is extremely difficult to estimate with any degree of accuracy the time or the severity or the duration of the period of unemployment which will accompany this transition, but it is possible to estimate the effects of various possibilities. The Division has been utilizing this latter approach in its attempt to develop a post-war program.

Preliminary estimates of the effect of various degrees of unemployment upon the Unemployment Compensation Trust Fund are now being prepared in an effort to ascertain the ability of the Fund to finance the necessary transition. Similarly, anticipated claim loads will be applied against such factors as personnel, space and equipment in order to focus attention upon particular problems. Internal operating procedures have been simplified, and alternative methods of operation which will provide a maximum of flexibility are in the process of development.

Special procedures have been adopted to administer the provisions of the Law enacted in 1941 relative to Unemployment Compensation benefits for veterans of the present war. The number of such claims received to date have been insignificant, but the Division feels that it is ready to process, without unnecessary delay, whatever number of such claims will be filed.

The Director of the Division is an "ex officio" member of the Governor's Post-War Readjustment Committee and has been an active participant in the development of the programs of this group. The Division has also supplied the Committee with a series of tabulations of employment by area and industry for all of the establishments covered by the Employment Security Law for the period beginning in 1939. These tabulations and various other labor market data have been of definite value in the development of a post-war program.

The post-war period will inevitably result in a shifting of population in various sections of the country with the concurrent development of a series of problems in the administration of unemployment compensation systems.

The Division has joined with the Interstate Conference of Employment Security Administrators in an effort to develop an enlarged program of interstate coverage of workers, with simplified procedures for obtaining unemployment compensation benefits. There are many difficulties which must be overcome before such a plan can be placed in operation, however, and as yet the program may be classified as tentative.

The readjustment period will be severe even under the most optimistic estimates of post-war conditions, but wherever possible, plans will have been developed and the machinery will be ready to attempt a prompt solution of the problems.

CHANGES IN THE MASSACHUSETTS EMPLOYMENT SECURITY LAW  
WHICH BECAME EFFECTIVE IN 1943

The following major changes in the provisions of the Massachusetts Employment Security Law became operative:

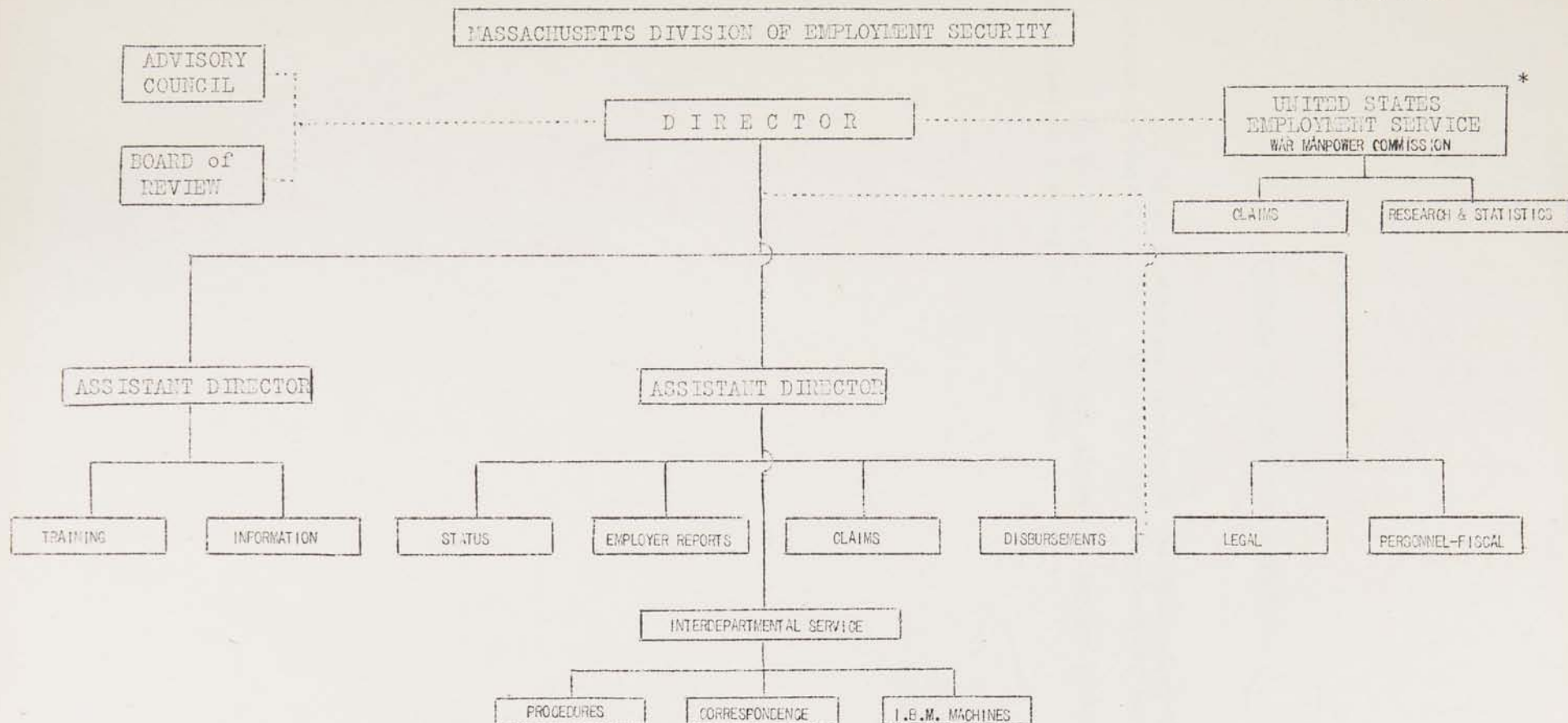
1. Employers of one or more individuals in employment subject to this Law became subject on January 1, 1943.
2. The benefit rate scale was revised, in general increasing each rate by \$2.00 and raising the maximum benefit rate from \$15.00 to \$18.00.
3. Provision was made in the matter of the transferability of experience rating in certain cases of change in legal identity of employing units.
4. Provision was made relative to court proceedings to enforce payments of contributions, interest or penalties.
5. Provision was made protecting the seniority and retirement rights of former employees inducted into the United States Employment Service.
6. The specific power of the Director of the Division of Employment Security to remove certain employees formerly transferred to such Division was revoked.

There were presented to the 1943 Session of the General Court four bills relative to the payment of benefits to persons unemployed due to illness. As a result of petitions accompanying these bills, a resolve was passed by the General Court authorizing and directing the State Advisory Council in the Division, to make an investigation thereon and to report its findings and recommendations, if any, together with drafts of legislation necessary to carry such recommendations into effect by filing same with the clerk of the Senate on or before the first Wednesday in November of the year 1944.



CHART I

January 1, 1942



\* Facilities of Massachusetts State Employment Service made available to the United States Employment Service as of January 1, 1942, for the duration of the war, in accordance with the request of the President of the United States. Claims Taking and Research and Statistics functions performed by U.S.E.S. for Massachusetts Division of Employment Security.

#### CHANGES IN EXECUTIVE PERSONNEL

Mr. Royal Parkinson, member of the State Advisory Council, resigned October 27, 1943. Mr. Parkinson represented employers.

On October 27, 1943, Mr. Alfred E. Rankin of Worcester was appointed to succeed Mr. Parkinson.



UNEMPLOYMENT COMPENSATION FUND  
SUMMARY OF TRANSACTIONS FOR THE SEVEN MONTHS' PERIOD  
DECEMBER 1, 1942 - JUNE 30, 1943

As indicated in the following summary of transactions, there was a net increase of \$17,309,343.76 in the Unemployment Compensation Fund between December 1, 1942, and June 30, 1943. This compares with an increase of \$14,370,604.69 during the corresponding seven months of the previous year:

Balance of Fund, December 1, 1942	\$136,300,560.16
-----------------------------------	------------------

Represented by:

Unemployment Trust Fund in the United States Treasury	\$136,156,036.43
Unemployment Compensation Clearing Account	10,417.73
Benefit Payment Account	134,106.00
	<u>\$136,300,560.16</u>

Receipts, December 1, 1942 - June 30, 1943

Employer Contributions (net)	\$16,595,477.79
Employee Contributions (net)	1,115.15
Interest and Penalties (net)	34,556.78
Interest on Investments	2,231,713.04
Total Receipts (net)	\$ 18,862,862.76

Benefits Paid (net)	1,553,519.00
---------------------	--------------

Net Increase in Fund	17,309,343.76
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Balance of Fund, June 30, 1943	<u>\$153,609,903.92</u>
--------------------------------	-------------------------

Represented by:

Unemployment Trust Fund in the United States Treasury	\$153,417,749.47
Unemployment Compensation Clearing Account	11,567.45
Benefit Payment Account	180,587.00
	<u>\$153,609,903.92</u>

The total net receipts from contributions and interest penalties from the inception of the Fund through June 30, 1943, amounted to \$253,131,567.45. There was also credited to the account in the United States Treasury an aggregate amount of \$11,010,475.04 representing interest earnings, bringing total net receipts to \$264,142,042.49. After payments of benefits of a net amount of \$108,219,413.00 and the transfer of \$2,312,725.57 to the Railroad Unemployment Insurance Fund, there was a balance in the Fund of \$153,609,903.92.

The amount of \$2,231,713.04 credited to the Fund during the seven months from December 1, 1942 - June 30, 1943, as interest earned, is in accordance with advices received from the United States Treasury and represents the proportionate share of the earnings of the Unemployment Trust Fund, carried by the Treasury for all state unemployment compensation agencies, which was allocated to the Massachusetts account. Such items are required by the Social Security Act (Section 904(e)) to be credited to the accounts of the individual state agencies quarterly on March 31, June 30, September 30, and December 31. There was, therefore, accrued at the end of June a further amount of interest earnings for the quarter ending June 30, 1943.

In Table I, total collections and income and total benefit payments are summarized for the years 1936 and 1937, and for quarterly periods from January 1, 1938 - June 30, 1943. The balance in the Fund at the end of each period is also shown in the table.

Chart II shows the growth of the Fund by quarters over the period from January 1, 1938 - June 30, 1943. A comparison is also shown of collections and payments in each of the quarters included in that period.

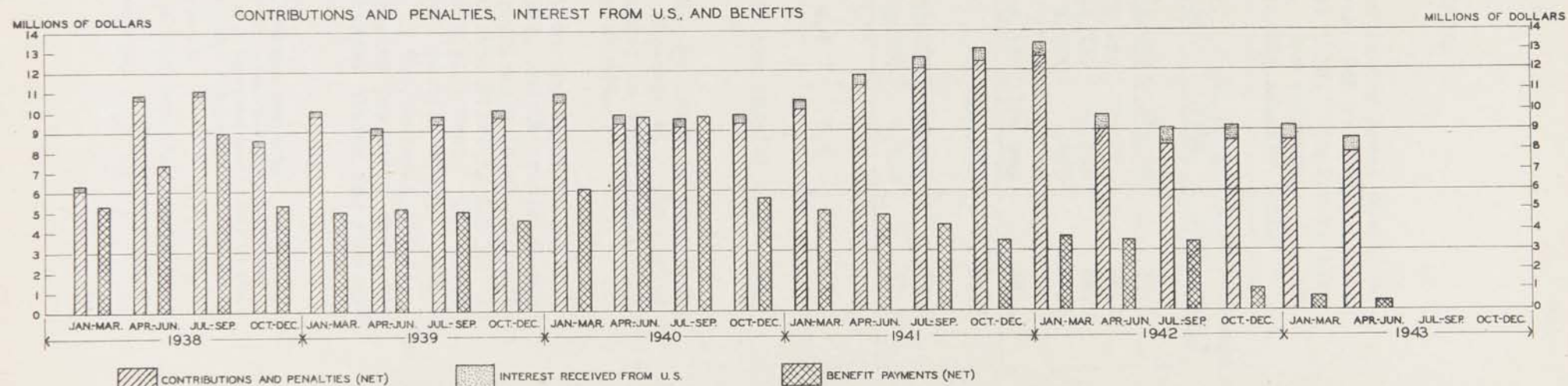
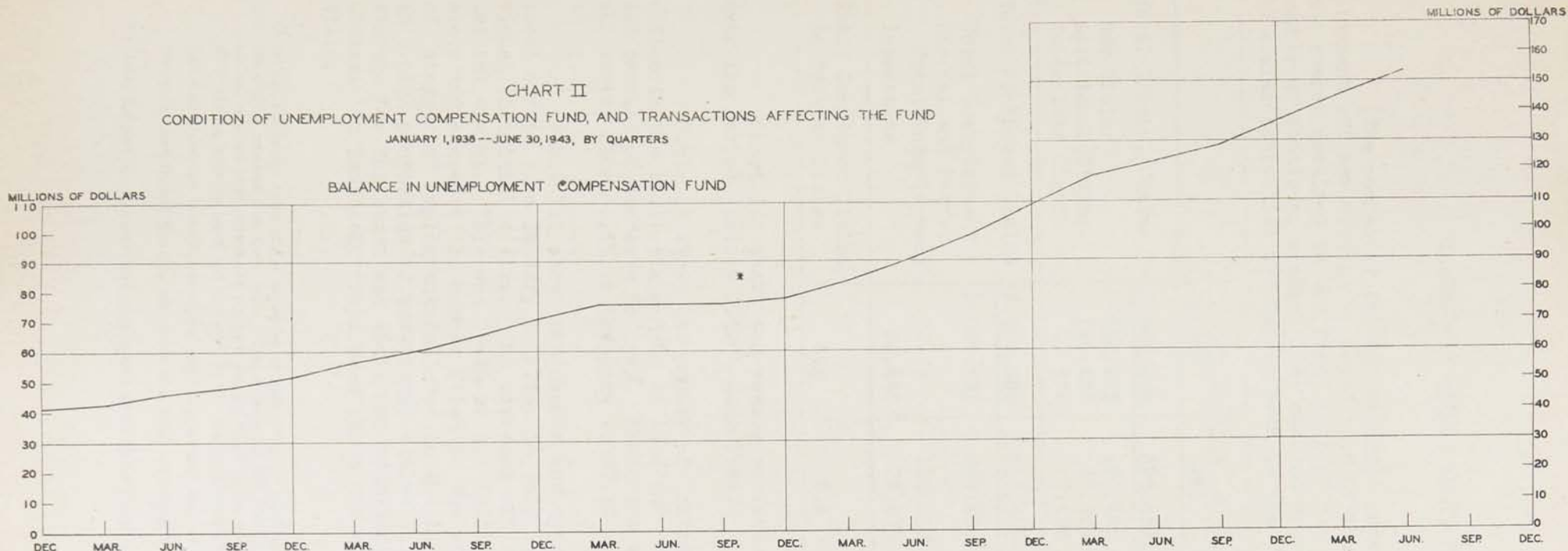


TABLE I  
UNEMPLOYMENT COMPENSATION FUND  
JANUARY 1, 1936-JUNE 30, 1943

JANUARY 1, 1936-JUNE 30, 1943									
Period	C o l l e c t i o n s				Income Credited by U. S. Treasury	Total Collections and Income	Benefit Payments (Net)	Net Addition to Fund	Balance in Fund
	Contributions		Interest & Penalties (Net)	Total Collections					
	Employer	Employee*							
YEAR 1936	\$ 8,208,951.36	\$ —	\$ 4,794.23	\$ 8,213,745.59	\$ —	\$ 8,213,745.59	\$ —	\$ 8,213,745.59	\$ 8,213,745.59
YEAR 1937	23,337,398.04	9,645,950.99	40,388.20	33,023,737.23	316,870.66	33,340,607.89	—	33,340,607.89	41,554,353.48
Quarters Ending									
March 31, 1938	4,393,457.70	1,755,978.37	5,452.84	6,154,888.91	220,279.64	6,375,168.55	5,345,761.00	1,029,407.55	42,583,761.03
June 30, 1938	7,776,472.81	2,877,053.15	4,320.24	10,657,846.20	254,714.80	10,912,561.00	7,413,550.00	3,499,011.00	46,082,772.03
Sept. 30, 1938	8,031,234.84	2,802,064.19	6,037.79	10,839,336.82	266,211.16	11,105,547.98	8,990,601.00	2,114,946.98	48,197,719.01
Dec. 31, 1938	8,216,913.44	71,592.22	11,520.29	8,300,025.95	282,203.87	8,582,229.82	5,348,853.00	3,233,376.82	51,431,095.83
March 31, 1939	9,736,582.32	48,904.28	10,226.51	9,795,713.11	299,036.93	10,094,750.04	5,019,880.00	5,074,870.04	56,505,965.87
June 30, 1939	8,831,108.36	23,050.90	10,473.08	8,864,632.34	335,479.56	9,200,111.90	5,109,400.00	4,090,711.90	60,596,677.77
Sept. 30, 1939	9,378,804.71	16,604.00	13,417.94	9,408,826.65	368,027.51	9,776,854.16	4,975,351.00	4,801,503.16	65,398,180.93
Dec. 31, 1939	9,651,004.01	28,576.21	16,867.10	9,696,447.32	393,689.89	10,090,137.21	4,545,977.00	5,544,160.21	70,942,341.14
March 31, 1940	10,474,707.61	7,280.16	12,734.97	10,494,722.74	428,231.95	10,922,954.69	6,086,585.00	4,836,369.69	75,778,710.83
June 30, 1940	9,343,430.92	9,149.20	13,154.76	9,365,734.88	462,645.32	9,828,380.20	9,707,197.00	121,183.20	75,899,894.03
Sept. 30, 1940	9,142,710.57	2,535.61	10,326.30	9,155,572.48	478,361.14	9,633,933.62	9,725,394.00	91,460.38	75,808,433.65
Dec. 31, 1940	9,347,750.99	6,782.40	12,875.05	9,367,408.44	469,385.61	9,836,794.05	5,631,236.00	1,892,832.48	77,701,266.13
March 31, 1941	10,092,859.91	2,420.07	11,009.31	10,106,289.29	469,862.19	10,576,151.48	4,999,061.00	5,577,090.48	83,278,356.61
June 30, 1941	11,230,639.50	3,564.95	10,606.87	11,244,811.32	501,150.67	11,745,969.99	4,777,941.00	6,968,028.99	90,246,385.60
Sept. 30, 1941	12,107,481.83	3,965.39	13,963.08	12,125,410.30	546,959.32	12,672,369.62	4,252,273.00	8,420,096.62	98,666,482.22
Dec. 31, 1941	12,458,290.65	4,070.43	17,058.40	12,479,419.48	592,497.71	13,071,917.19	3,452,942.00	9,618,975.19	108,285,457.41
March 31, 1942	12,625,687.83	999.67	9,525.33	12,636,212.83	645,293.39	13,281,506.22	3,652,347.00	9,629,159.22	117,914,616.63
June 30, 1942	7,944,755.34	1,942.59	10,895.63	7,957,613.56	701,511.80	8,659,125.44	3,455,179.00	5,203,946.44	123,118,563.07
Sept. 30, 1942	8,107,746.95	1,517.33	13,798.03	8,203,062.31	746,340.80	8,949,403.11	3,388,844.00	5,560,559.11	128,679,122.18
Dec. 31, 1942	8,491,756.58	161.61	14,139.76	8,506,057.95	707,927.91	9,213,985.86	1,084,732.00	8,129,253.86	136,808,376.04
March 31, 1943	8,573,796.10	191.45	14,286.09	8,588,273.64	741,189.67	9,329,463.31	766,578.00	8,562,885.31	145,371,261.35
June 30, 1943	7,930,753.77	854.43	14,169.91	7,945,778.11	782,595.46	8,728,373.57	489,731.00	8,238,642.57	153,609,903.92
TOTALS	\$235,514,316.74	\$17,315,209.60	\$20,041.71	\$253,131,567.45	\$11,010,475.04	\$264,142,042.49	\$108,219,413.00		
						Balance June 30, 1943		\$153,609,903.92	\$153,609,903.92

\* Employee contributions began January 1, 1937. They were eliminated from the law as of July 1, 1938.  
 Amounts collected since that date represent contributions with respect to wages earned prior to July 1, 1938.  
 \*\* Decrease  
 \*\*\* After transfer to Railroad Unemployment Insurance Fund in October 1940 of \$2,312,725.57.

CHART II  
CONDITION OF UNEMPLOYMENT COMPENSATION FUND, AND TRANSACTIONS AFFECTING THE FUND  
JANUARY 1, 1938 -- JUNE 30, 1943, BY QUARTERS



\* DURING OCTOBER 1940, THE SUM OF \$ 2,312,725.57 WAS TRANSFERRED TO THE RAILROAD UNEMPLOYMENT FUND



## CLAIMS FOR UNEMPLOYMENT BENEFITS

The number of initial claims<sup>1/</sup> received in the local public employment offices during the first half of the year 1943 was 76% less than the number received in the first half of the year 1942. Similarly, the number of continued claims<sup>1/</sup> was reduced by 83%. The tremendous decline in claims activities is clearly seen in the following summary table:

	J A N U A R Y - J U N E				% of Decrease 1942 - 1943
	1940	1941	1942	1943	
Total Initial Claims	468,004	225,558	178,509	43,218	75.8
New Claims	293,103	150,462	126,422	25,250	80.0
Additional Claims	164,425	67,601	45,733	16,048	64.9
Interstate Claims	10,476	7,495	6,354	1,920	69.8
Total Continued Claims	2,105,280	1,210,428	845,727	139,439	83.5
Total Unemployment Partial and Part- Total Unemployment	2,044,831	1,062,239	749,983	116,335	84.5
Interstate	-- *	110,112	64,970	14,615	77.5
	60,449	38,077	30,774	8,489	72.4
Ratio Continued Claims to Initial Claims	4.5	5.4	4.7	3.2	

Chart III shows the weekly variation in the initial claim load over the period January 1940 - June 1943.

Table II shows the number of initial claims taken in each local office in the first six months of 1943 and 1942 together with the number and percent of decrease in 1943. Decreases occurred in every local office and varied from 41.4% in Lawrence to 97.1% in North Adams.

Table III shows the number and type of claims received in each local office from January 1, 1943, to July 1, 1943, and the ratio of continued to initial claims. The Lawrence office received a total of 12,751 initial claims. This was 29.5% of all initial claims filed in the entire state and exceeded the number filed in the whole Boston area. The custom of "staggered" employment followed in the Lawrence textile plants resulted in a high proportion of additional claims filed in the Lawrence office. The average for the state was about two additional claims for every three new claims. In Lawrence, there were about two additional claims for each new claim.

<sup>1/</sup> Initial claims are filed at the beginning of each period of unemployment. There are three kinds of initial claims--new claims, received from individuals filing a claim for the first time in the current benefit year; additional claims, received from individuals who have already filed one or more claims in the current benefit year; and interstate claims, taken as agent and forwarded by the local offices to the respective liable states.

Continued claims are taken following the completion of each week of unemployment.

Claims for unemployment benefits may result from total unemployment or from partial or part-total unemployment.

\* Claims for partial and part-total unemployment were received first in October 1940.



Periods of unemployment were evidently of short duration since nearly a fifth of those filing a new claim did not complete one week of waiting period. The average ratio of continued claims to initial claims was 3.2. This ratio varied from 5.6 in Pittsfield to 2.3 in Lawrence.

Interstate claims totaled about 4.4% of all initial claims filed in the first half of 1943 and 3.9% of benefit payments during that period. By a nation-wide agreement, Massachusetts acts as agent in receiving claims from workers whose wage credits were earned in other states. The claims are forwarded by Massachusetts to the liable state for processing, determination, and payment. Similarly, other states act as agent for Massachusetts. The following tabulation shows a comparison of interstate claims in the first half of the year 1943 with interstate claims in the first half of the year 1942:

	January - June		Decrease in 1943	
	1943	1942	Number	%
Massachusetts--Agent				
Initial Claims	1,920	6,354	4,434	70
Continued Claims	8,489	30,774	22,285	72
Massachusetts--Liable				
Number of Checks	3,956	20,101	16,145	80
Amount of Payments	\$50,885	\$236,920	\$186,035	78

Table III shows a high proportion of interstate claims filed in Springfield, Worcester, Newburyport, Fall River, Attleboro, and New Bedford. This was probably because of their geographic positions.

No final determination of a claim for benefits is made until the claimant has had an opportunity to review the preliminary determination, and the employer has had an opportunity to protest against the allowance of the claim. The Determination and Adjustment Unit in the Central Office receives, for decision, all claims on which the reason for separation as stated by the claimant indicates possible ineligibility, all claims to which the employer has made objection, all disputes with respect to wage records, and all cases involving disqualification for refusal to apply for or to accept suitable employment, or for other reasons. The following tabulation shows the distribution of disputed claims during the first half of 1943 and 1942:

	January - June			
	1	9	4	3
	1	9	4	2
	Number	% of Initial Claims	Number	% of Initial Claims
Total Disputed Claims	16,189	39.2	50,671	29.4
Questionable Separations	8,194	19.8	24,633	14.3
Labor Disputes	2,710	6.6	4,108	2.4
Disqualification Cases	2,297	5.6	1,802	1.0
Employer Objections	2,021	4.9	8,045	4.7
Wage Records	842	2.0	6,948	4.0
Miscellaneous Adjustments	125	.3	5,135	3.0
Total Initial Claims (exclusive of interstate claims)	41,298		172,155	

The largest group of cases is that representing claims in which there was a question as to whether the claimant quit voluntarily, was discharged for misconduct, or in some other manner became ineligible for benefits. Such claims represented about one in every five initial claims taken in 1943. The proportion was about one in seven in the previous year. This situation is mainly attributable to increased industrial activity. Statistics have shown that the "quit rate" is highest in periods when the worker has the greatest opportunity of finding another job. The increased demand for labor is also probably responsible for the increase in disqualifications. When there are plenty of available openings, it is possible to single out claimants not actually seeking work, and to disqualify them for refusal to apply for or to accept suitable employment. The labor dispute cases were largely due to one dispute involving workers in a textile mill.

Itinerant service was maintained by the Division throughout the state. At these itinerant points, representatives of the Division were on duty on scheduled days for the registration of applicants for employment, receiving claims for benefits, and interviewing claimants regarding their benefit rights. Throughout this report, activities carried on at itinerant points have been credited to the employment office which acted as the "home office" for the area.

The following tabulation shows the itinerant points together with their home offices:

Employment Office	Itinerant Point	Employment Office	Itinerant Point
Brockton	(Plymouth (Middleborough	Newburyport	<u>5</u> (Amesbury (Ipswich
Fitchburg	<u>1</u> (Ayer (Gardner (Clinton	North Adams	(Adams
Marlborough	<u>2</u> (Framingham (Maynard	Salem	<u>6</u> (Danvers (Gloucester
Milford	(Medway (Franklin (Uxbridge	Springfield	(Westfield (Palmer
	<u>3</u> (Whitinsville	Waltham	<u>7</u> (Concord (Lexington
	<u>4</u> (Winchendon	Webster	(Southbridge
New Bedford	(Nantucket (Oak Bluffs (Hyannis	Worcester	<u>8</u> (North Brookfield <u>8</u> (Spencer <u>8</u> (Leicester <u>8</u> (Westborough <u>8</u> (Millbury

1 Discontinued as of 3/12/43.  
2 " " " 1/26/43. Became a home office.  
3 " " " 4/18/43.  
4 " " " 2/17/43.  
5 " " " 2/4/43.  
6 " " " 5/3/43.  
7 " " " 3/22/43.  
8 " " " 2/17/43. Served by mail.



CHART III

NUMBER OF INITIAL CLAIMS RECEIVED BY WEEKS, JANUARY 1940--JUNE 1943

Thousands of Claims

Thousands of Claims

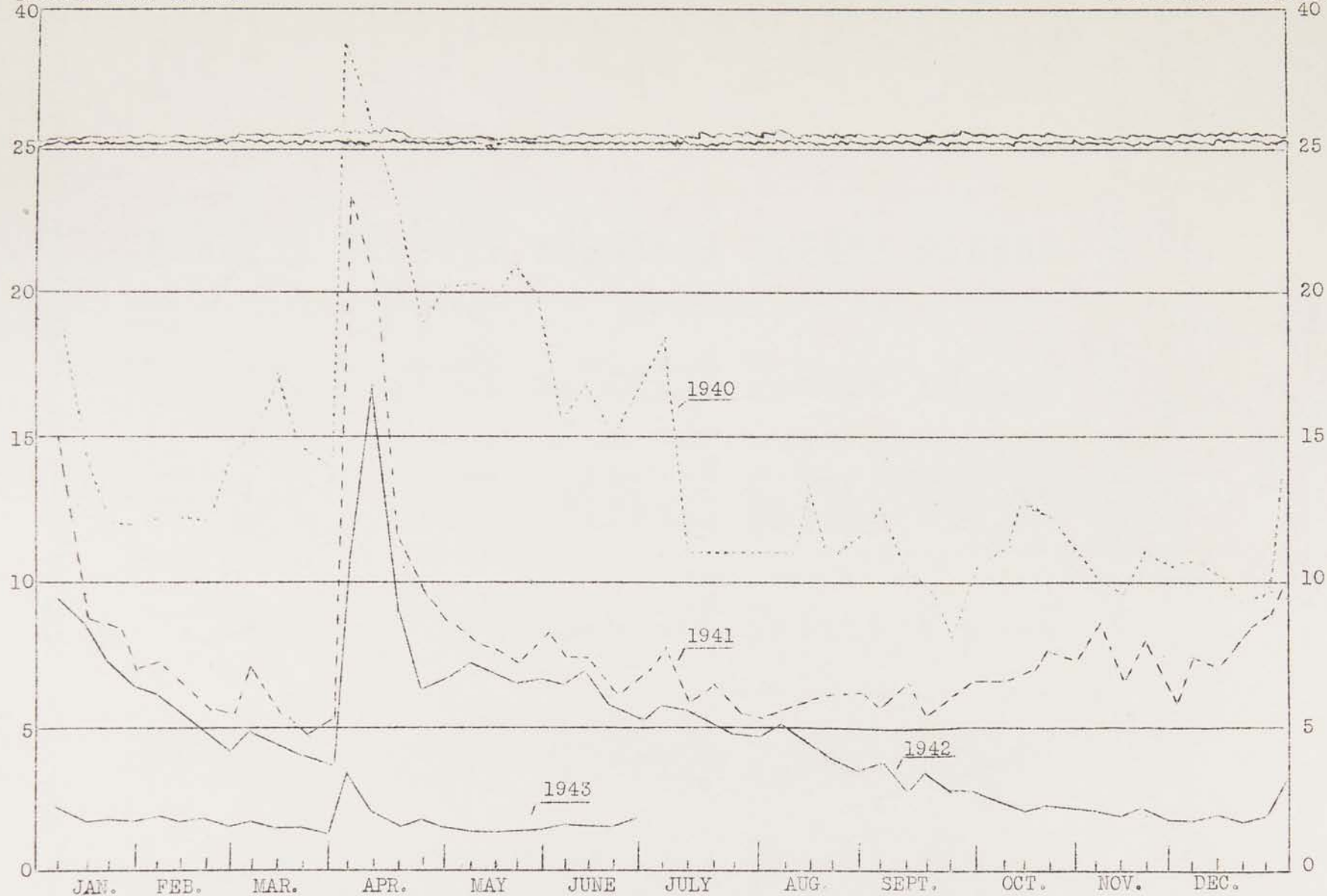


TABLE II  
INITIAL CLAIMS RECEIVED  
JANUARY - JUNE 1943 and 1942  
BY OFFICES

Office Where Claim Was Filed	Jan. - June 1943		Jan. - June 1942		Decrease in 1943	
	Number	% of Total	Number	% of Total	Number	%
TOTALS - ALL OFFICES	43,218	100.0	178,509	100.0	135,291	75.8
District 1						
Springfield	588	1.4	8,022	4.5	7,434	92.7
Northampton	271	.6	1,959	1.1	1,688	86.2
Greenfield	156	.4	824	.5	668	81.1
North Adams	101	.2	3,450	1.9	3,349	97.1
Pittsfield	415	1.0	2,103	1.2	1,688	80.3
Holyoke	270	.6	2,466	1.4	2,196	89.0
District 2						
Worcester	1,071	2.5	6,750	3.8	5,679	84.1
Milford	380	.9	1,888	1.1	1,508	79.9
Webster	326	.7	1,407	.8	1,081	76.8
Fitchburg	833	1.9	5,664	3.3	5,031	85.8
Athol	24	.1	494	.3	470	95.1
*Marlborough	437	1.0	3,053	1.7	2,616	85.7
District 3						
Lawrence	12,751	29.5	21,769	12.2	9,018	41.4
Lowell	938	2.2	6,336	3.5	5,398	85.2
Haverhill	3,228	7.5	5,671	3.2	2,443	43.1
Newburyport	449	1.0	3,433	1.9	2,984	86.9
Lynn	1,933	4.5	6,604	3.7	4,671	70.7
Salem	1,115	2.6	6,005	3.4	4,890	81.4
Woburn	241	.6	1,618	.9	1,377	85.1
Waltham	274	.6	1,732	1.0	1,458	84.2
District 4						
Boston	7,974	18.4	35,705	20.0	27,731	77.7
Chelsea	1,035	2.4	4,304	2.4	3,269	75.9
Cambridge	948	2.2	5,511	3.1	4,563	82.8
Malden	1,064	2.5	5,466	3.1	4,402	80.5
Medford	472	1.1	2,354	1.3	1,882	79.9
Somerville	654	1.5	3,467	1.9	2,813	81.1
Newton	467	1.1	2,965	1.7	2,498	84.2
District 5						
Taunton	176	.4	2,367	1.3	2,191	92.6
Quincy	467	1.1	2,533	1.4	2,066	81.6
Brockton	1,734	4.0	5,594	3.1	3,860	69.0
Norwood	140	.3	1,846	1.0	1,706	92.4
Fall River	1,235	2.8	5,696	3.2	4,461	78.3
Attleboro	102	.2	3,100	1.7	2,998	96.7
**New Bedford	949	2.2	6,153	3.4	5,204	84.6

\*Figures for Marlborough include activities of Framingham office which began operations January 25, 1943.

\*\*Figures for New Bedford include activities of the Barnstable office which were transferred to New Bedford as of November 1, 1942.



TABLE III  
INITIAL AND CONTINUED CLAIMS RECEIVED  
JANUARY-JUNE 1943, BY OFFICES AND BY TYPE OF CLAIM

	I N I T I A L				C L A I M S				C O N T I N U E D				C L A I M S		RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	TOTAL INITIAL CLAIMS		NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL CONTINUED CLAIMS		WAITING PERIOD		COMPENSABLE		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
TOTAL—ALL OFFICES	43,218	100.0	25,250	100.0	16,048	100.0	1,920	100.0	139,439	100.0	20,316	100.0	119,123	100.0	3.2
D I S T R I C T 1															
SPRINGFIELD	588	1.4	406	1.6	128	.8	54	2.8	2,237	1.6	238	1.2	1,999	1.7	3.8
NORTHAMPTON	271	.6	190	.7	70	.4	11	.6	1,057	.8	211	1.0	846	.7	3.9
GREENFIELD	156	.4	123	.5	28	.2	5	.3	458	.3	75	.4	383	.3	2.9
NORTH ADAMS	101	.2	60	.2	36	.2	5	.3	486	.3	34	.2	452	.4	4.8
PITTSFIELD	415	1.0	293	1.2	107	.7	15	.8	2,327	1.7	255	1.3	2,072	1.7	5.6
HOLYOKE	270	.6	143	.6	109	.7	18	.9	913	.6	106	.5	807	.7	3.4
D I S T R I C T 2															
WORCESTER	1,071	2.5	805	3.2	199	1.2	67	3.5	3,281	2.3	567	2.8	2,714	2.3	3.1
MILFORD	380	.9	292	1.2	73	.5	15	.8	1,731	1.2	247	1.2	1,484	1.2	4.6
WEBSTER	326	.7	222	.9	91	.6	13	.7	1,214	.9	193	.9	1,021	.9	3.7
FITCHBURG	833	1.9	447	1.8	351	2.2	35	1.8	2,046	1.5	285	1.4	1,761	1.5	2.4
ATHOL	24	.1	18	.1	1	—2	5	.3	77	.1	11	.1	66	.1	3.2
FRAMINGHAM 1	132	.3	90	.4	34	.2	8	.4	439	.3	68	.3	371	.3	3.3
MARLBOROUGH	305	.7	193	.8	84	.5	28	1.5	1,033	.7	179	.9	854	.7	3.4
D I S T R I C T 3															
LAWRENCE	12,751	29.5	5,867	23.2	6,743	42.0	141	7.3	29,602	21.2	5,455	26.8	24,147	20.3	2.3
LOWELL	938	2.2	579	2.3	308	1.9	51	2.7	3,461	2.5	313	1.5	3,148	2.6	3.7
HAVERHILL	3,228	7.5	1,783	7.0	1,316	8.2	129	6.7	8,665	6.2	1,767	8.7	6,898	5.8	2.7
NEWBURYPORT	449	1.0	249	1.0	130	.8	70	3.6	1,748	1.2	205	1.0	1,543	1.3	3.9
LYNN	1,933	4.5	1,121	4.4	784	4.9	28	1.5	7,877	5.6	885	4.4	6,992	5.9	4.1
SALEM	1,115	2.6	779	3.1	293	1.8	43	2.2	5,280	3.8	543	2.7	4,737	4.0	4.7
WOBURN	241	.6	163	.6	68	.4	10	.5	1,055	.7	104	.5	951	.8	4.4
WALTHAM	274	.6	184	.7	74	.5	16	.8	894	.6	108	.5	786	.7	3.3
D I S T R I C T 4															
BOSTON	7,974	18.4	5,077	20.1	2,495	15.6	402	21.0	27,747	19.9	4,033	19.9	23,714	19.9	3.5
CHELSEA	1,035	2.4	686	2.7	317	2.0	32	1.7	4,051	2.9	590	2.9	3,461	2.9	3.9
CAMBRIDGE	948	2.2	583	2.3	313	2.0	52	2.7	4,197	3.0	499	2.5	3,698	3.1	4.4
MALDEN	1,064	2.5	721	2.9	302	1.9	41	2.1	3,661	2.6	524	2.6	3,137	2.6	3.4
MEDFORD	472	1.1	286	1.1	179	1.1	7	.4	1,789	1.3	249	1.2	1,540	1.3	3.8
SOMERVILLE	654	1.5	424	1.7	213	1.3	17	.9	2,652	1.9	349	1.7	2,303	1.9	4.0
NEWTON	467	1.1	306	1.2	134	.8	27	1.4	1,981	1.4	221	1.1	1,760	1.5	4.2
D I S T R I C T 5															
TAUNTON	176	.4	92	.4	62	.4	22	1.1	554	.4	37	.2	517	.4	3.1
QUINCY	467	1.1	340	1.3	98	.6	29	1.5	2,024	1.4	181	.9	1,843	1.5	4.3
BROCKTON	1,734	4.0	1,282	5.1	417	2.6	35	1.8	4,190	3.1	866	4.3	3,324	2.9	2.5
NORWOOD	140	.3	105	.4	30	.2	5	.3	633	.4	63	.3	570	.5	4.5
FALL RIVER	1,235	2.8	671	2.7	279	1.7	285	14.8	4,828	3.5	416	2.0	4,412	3.7	3.9
ATTEBORO	102	.2	76	.3	6	—2	20	1.0	514	.3	60	.3	454	.4	5.0
NEW BEDFORD	949	2.2	594	2.3	176	1.1	179	9.3	4,537	3.8	379	1.8	4,158	3.5	4.8

1 Framingham office began operations January 25, 1943.

2 Less than .05



## BENEFIT PAYMENTS

Aggregate benefit payments during the first six months of 1943 amounted to \$1,319,527. This was 82% below the amount of benefit payments in the corresponding period of 1942, and less than the amount distributed in any single month in 1940. This tremendous decrease in benefit payments is clearly seen in the following tabulation:

Year	Aggregate Benefit Payments
	January - June
1943	\$ 1,319,527
1942	7,254,063
1941	9,840,561
1940	15,817,915

Table IV shows, by employment office areas and by type of unemployment, the aggregate amount of benefit checks disbursed during the first half of 1943 and 1942, and the average checks for each period. Increases and decreases in these items are also shown.

All local office areas showed large decreases in benefit payments in the first half of 1943 compared with the first half of 1942. Benefit payments decreased more than 90% in Springfield, Greenfield, North Adams, Worcester, Fitchburg, Athol, Newburyport, Taunton, and Attleboro. With the exception of Newburyport, all of these areas are classified as "metal trades" areas.

The average check in the first half of 1943 was \$12.75 for total unemployment and \$5.89 for partial and part-total unemployment. The average check for total unemployment varied from \$10.80 in Newburyport to \$13.98 in Quincy. The average check for partial and part-total unemployment varied from \$4.43 in North Adams to \$8.20 in Attleboro.

In accordance with revisions in the Employment Security Law under the Acts of 1943, the benefit rate schedule was considerably liberalized. The following table shows the rate schedule applicable to claims filed on April 1, 1943, and thereafter, compared with the rate schedule applicable to claims filed before that date:

Total Wages Earned in Highest Quarter	Weekly Benefit Rate	
	Claims Filed on and After April 1, 1943	Claims Filed Before April 1, 1943
\$119.99 or less	\$ 6.00 )	
120.00 - 139.99	7.00 )	
140.00 - 159.99	8.00 )	\$ 6.00
160.00 - 179.99	9.00	7.00
180.00 - 199.99	10.00	8.00
200.00 - 219.99	11.00	9.00
220.00 - 239.99	12.00	10.00
240.00 - 259.99	13.00	11.00
260.00 - 279.99	14.00	12.00
280.00 - 299.99	15.00	13.00
300.00 - 319.99	16.00	14.00
320.00 - 339.99	17.00 )	15.00
340.00 and over	18.00 )	

It will be observed that the maximum rate was raised to \$18.00 and that in general each rate was increased by \$2.00. The effect of these changes does not appear in the benefit figures shown in this report. Although the changes were made retroactive to become effective on claims filed on and after April 1, 1943, the Act was approved on June 12, 1943, and adjustment checks covering these payments were not issued until late in June.



TABLE IV BENEFIT PAYMENTS JANUARY-JUNE 1943 AND 1942  
TOTAL AMOUNT AND AVERAGE CHECK  
BY OFFICES

	JANUARY - JUNE 1943							JANUARY - JUNE 1942							DECREASE IN 1943		INCREASE OR DECREASE IN 1943	
	ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART- TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART- TOTAL UNEMPLOYMENT			TOTAL PAYMENTS		Total Unempl.	Partial & Part Total Unempl.
			TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK			TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL				
	Average Check	Average Check																
TOTAL-ALL OFFICES	\$1,319,527	100.0	\$1,254,316	\$12.75	\$65,211	100.0	\$5.89	\$7,254,063	100.0	\$7,008,176	\$10.94	\$245,887	100.0	\$5.52	\$5,934,536	81.8	\$1.81	\$ .37
DISTRICT 1																		
SPRINGFIELD	25,170	1.9	24,834	12.69	338	.5	6.04	406,142	5.6	399,901	10.79	6,241	2.5	5.53	380,972	93.8	1.90	.51
NORTHAMPTON	8,990	.7	8,782	12.37	208	.3	5.33	62,365	.8	60,828	10.14	1,537	.6	5.47	53,375	85.6	2.23	.14**
GREENFIELD	3,442	.3	3,343	13.32	99	.2	5.21	36,407	.5	35,438	10.22	969	.4	6.33	32,965	90.5	3.10	1.12**
NORTH ADAMS	5,549	.4	5,354	13.03	195	.3	4.43	111,985	1.5	107,949	10.73	4,036	1.6	5.35	106,436	95.0	2.30	.92**
PITTSFIELD	24,029	1.8	23,141	12.45	888	1.4	6.00	98,860	1.4	95,171	10.98	3,689	1.5	6.19	74,831	75.7	1.47	.19**
HOLYOKE	10,613	.8	10,271	13.41	342	.5	5.61	88,798	1.2	86,450	10.37	2,348	1.0	5.05	78,185	88.0	3.04	.56
DISTRICT 2																		
WORCESTER	28,772	2.2	27,554	12.64	1,218	1.9	6.31	347,714	4.8	338,789	10.34	8,925	3.6	5.33	318,942	91.7	2.30	.98
MILFORD	15,786	1.2	15,263	11.92	523	.8	7.81	80,948	1.1	79,431	10.34	1,517	.6	5.36	65,162	80.5	1.58	2.45
WEBSTER	10,579	.8	9,722	11.77	857	1.3	5.79	53,826	.7	51,718	10.53	2,108	.9	5.41	43,247	80.3	1.24	.38
FITCHBURG	20,100	1.5	18,800	12.13	1,303	2.0	6.23	250,678	3.4	245,493	10.60	5,185	2.1	5.22	230,578	92.0	1.53	1.01
ATHOL	622	.1	614	11.16	8	-	8.00	16,575	.2	16,157	10.63	418	.2	6.74	15,953	96.2	.53	1.26
MARLBOROUGH 1	13,967	1.1	13,324	12.85	643	1.0	6.01	134,566	1.8	129,116	11.23	5,450	2.2	5.70	120,599	89.6	1.62	.31
DISTRICT 3																		
LAWRENCE	246,119	18.7	234,156	12.67	11,963	18.3	5.41	408,576	5.6	395,238	10.33	13,338	5.4	5.19	162,457	39.8	2.34	.22
LOWELL	35,942	2.7	34,874	12.73	1,068	1.6	5.90	237,410	3.3	228,480	10.47	8,930	3.6	5.26	201,468	84.9	2.26	.64
HAVERHILL	58,766	4.5	46,377	12.01	12,390	19.0	5.83	130,278	1.8	107,399	10.87	22,879	9.3	5.76	71,512	54.9	1.14	.07
NEWBURYPORT	11,693	.9	10,681	10.80	1,012	1.6	5.22	156,016	2.2	147,553	10.14	8,463	3.5	5.33	144,323	92.5	.66	.11**
LYNN	70,257	5.3	65,304	11.92	4,953	7.6	5.21	266,108	3.7	247,719	10.69	18,389	7.5	5.29	195,851	73.6	1.23	.08**
SALEM	51,091	3.8	47,107	11.92	3,984	6.1	5.96	262,362	3.6	249,721	10.53	12,641	5.2	5.66	211,271	80.5	1.39	.30
WOBURN	10,749	.8	10,418	12.94	331	.5	6.76	72,509	1.0	70,165	10.95	2,344	1.0	6.14	61,760	85.2	1.99	.62
WALTHAM	9,370	.7	9,188	13.59	182	.3	5.87	87,521	1.2	85,574	11.39	1,947	.8	5.50	78,151	89.3	2.20	.37
DISTRICT 4																		
BOSTON	278,105	21.1	267,290	13.10	10,809	16.6	6.63	1,582,633	21.8	1,539,176	11.39	43,457	17.7	5.54	1,304,528	82.4	1.71	1.09
CHELSEA	38,672	2.9	37,331	12.63	1,341	2.1	6.30	178,924	2.5	172,232	10.82	6,692	2.7	5.57	140,252	78.4	1.81	.73
CAMBRIDGE	41,476	3.2	40,276	13.15	1,200	1.8	5.97	247,535	3.4	240,097	11.42	7,438	3.0	5.61	206,059	83.2	1.73	.36
MALDEN	37,090	2.8	35,435	13.19	1,655	2.5	6.02	233,179	3.2	225,124	11.14	8,055	3.3	5.58	196,089	84.1	2.05	.44
MEDFORD	18,906	1.4	18,079	13.37	827	1.3	6.56	115,083	1.6	111,321	11.60	3,762	1.5	5.81	96,177	83.6	1.77	.75
SOMERVILLE	20,249	1.5	19,286	13.04	963	1.5	6.06	159,368	2.2	154,329	11.42	5,039	2.0	5.43	139,119	87.3	1.62	.63
NEWTON	20,006	1.5	19,453	13.13	553	.8	6.28	156,863	2.2	153,509	11.84	3,354	1.4	5.89	136,857	87.2	1.29	.39
DISTRICT 5																		
TAUNTON	6,036	.5	5,952	13.65	84	.1	5.60	76,248	1.1	74,808	11.35	1,440	.6	4.98	70,212	92.1	2.30	.62
QUINCY	21,527	1.6	20,831	13.98	696	1.1	6.69	129,110	1.8	125,828	11.96	3,282	1.3	6.06	107,583	83.3	2.02	.63
BROCKTON	35,884	2.7	33,965	13.18	1,919	2.9	5.53	214,069	3.0	205,887	10.96	8,182	3.3	5.63	178,185	83.2	2.22	.10**
NORWOOD	7,184	.5	7,137	13.27	47	.1	4.70	44,546	.6	42,835	11.49	1,711	.7	6.56	37,362	83.9	1.78	1.86**
FALL RIVER	35,615	2.7	34,843	12.97	772	1.2	6.38	222,745	3.1	215,773	9.54	6,972	2.8	4.66	187,130	84.0	3.43	1.72
ATTLEBORO	4,269	.3	4,207	13.48	82	.1	8.20	48,295	.7	47,372	9.74	923	.4	5.84	44,006	91.1	3.74	2.36
NEW BEDFORD 2	41,997	3.2	40,671	12.89	1,326	2.0	6.38	298,901	4.1	287,657	11.54	11,244	4.6	5.91	256,904	85.9	1.35	.47
INTERSTATE	50,885	3.9	50,453	12.97	432	.7	6.65	236,920	3.3	233,938	11.93	2,982	1.2	6.14	186,035	78.5	1.04	.51

1 Figures for Marlborough include activities of Framingham office which began operations January 25, 1943.

2 Figures for New Bedford include activities of Barnstable office which were transferred to New Bedford as of November 1, 1942.

\* Less than .05

\*\* Decrease



## OVERPAYMENTS

It is the policy of the Division to adopt every reasonable means of preventing erroneous or fraudulent payments. All claims are verified through mechanical bookkeeping methods, and an overpayments unit has been established with a staff of specially trained individuals who travel throughout the state to supervise the execution of the program. Flagrantly fraudulent or otherwise difficult cases may be referred to the State Police.

New overpayments numbering 2,398 and valued at \$48,737 were discovered in the first six months of 1943. Cancellations amounted to \$6,270. Although overpayments discovered in the first half of the year 1943 related principally to benefit payments in the first half of 1942, they also included some payments made in other periods. Moreover, not all benefit payments for the first six months of 1942 had been audited by the end of June 1943. However, a rough comparison of overpayments discovered in the first half of the year 1943 with benefit payments in the first half of the year 1942 showed \$.59 of overpayments per \$100.00 of benefit payments.

Collections either in cash or by offsets against benefits currently payable aggregated \$66,333 or 29% of the outstanding balance.

At the beginning of the year, there were 6,070 cases in process of collection involving \$183,123. As of June 30, 1943, there were 5,294 cases valued at \$159,466.

## PROMPTNESS IN PAYMENT OF BENEFITS

During the first six months of 1943, 92% of all benefit claims for total unemployment were paid by this Division within the week following the week of unemployment for which the check was issued. The promptness with which benefit claims were paid is an indication of efficiency since in order to pay benefits promptly it is necessary for the Division to have on file at the time when the claim is received a complete and accurate record of the claimant's wage credits. It is also necessary that claims and warrants be transmitted to and from the Central Office without delay, and that claims and warrants pass through the Central Office according to well-organized procedures that will insure accuracy as well as speed.

The following table for the first quarter of 1943 shows for Massachusetts and for all other states of comparable size and industrial pattern the percentages of intrastate payments for total unemployment made

- a. in less than 1 week after the compensable week,
- b. in less than 2 weeks after the compensable week,
- c. 6 or more weeks after the compensable week.

Separate percentages are shown for first payments and for second and subsequent payments.

It will be noted from the table that Massachusetts leads all the states listed, in the percentage of second and subsequent payments made in less than one week. The average for the country as a whole was 57.3% as compared with 92.9% for Massachusetts.

In the case of first payments, Minnesota showed a slightly higher percentage of timely payments, but that state has a waiting period of two weeks as compared with only one week in Massachusetts. The average for the country was 45.3% as compared with 85.6% for Minnesota and 83.7% for Massachusetts.

TABLE V

TIME LAPSE IN INTRASTATE BENEFIT PAYMENTS FOR TOTAL UNEMPLOYMENT FOR SELECTED STATES\*  
JANUARY - MARCH 1943

States	Number of Payments			Percent of Payments Made in								
	All Weeks Compensated	First Payments	Second and Subsequent Payments	Less than 1 Week			Less than 2 Weeks			6 Weeks or More		
				All Weeks Compensated	First Payments	Second and Subsequent Payments	All Weeks Compensated	First Payments	Second and Subsequent Payments	All Weeks Compensated	First Payments	Second and Subsequent Payments
All States	2,173,580	210,749	1,962,831	56.1	45.3	57.3	89.7	78.8	90.9	2.7	4.4	2.5
Massachusetts	57,727	5,431	52,296	92.0	83.7	92.9	96.3	93.3	96.7	1.8	2.3	1.8
Minnesota	52,627	6,834	45,793	88.8	85.6	89.3	96.1	92.2	96.7	.9	2.0	.7
Pennsylvania	127,789	15,794	111,995	80.0	60.8	82.7	87.6	76.8	89.1	8.3	9.2	7.4
Connecticut	9,223	1,375	7,848	70.6	57.0	73.0	90.6	80.9	92.3	2.5	3.5	2.3
Michigan	97,645	11,533	86,112	61.2	20.2	66.7	86.6	57.1	90.5	3.7	5.9	3.4
New Jersey	117,408	15,976	101,432	56.9	37.0	60.1	87.7	73.4	90.0	3.0	3.4	2.9
Illinois	218,842	15,524	203,318	56.7	33.0	58.5	88.7	72.8	89.9	2.3	7.3	1.9
Ohio	52,148	5,505	46,643	54.0	35.7	56.2	88.3	70.8	90.4	2.4	6.0	2.6
New York	552,044	34,388	517,656	35.9	33.4	36.1	91.1	87.3	91.3	2.8	4.3	2.7
California	160,938	12,763	148,175	33.5	29.0	33.9	92.2	85.8	92.7	1.2	1.1	1.2

\* Based on information issued by Bureau of Employment Security, Program Division.



## EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

In accordance with a revision in the Massachusetts Employment Security Law, employers of one or more individuals became subject to the Law as of January 1, 1943. The following table shows the total number of employers declared subject in the seven months from December 1, 1942 - June 30, 1943, together with the basis of liability:

Basis of Liability	Liability Beginning with						
	Year 1939	Year 1940	Year 1941	Year 1942	Year 1943	Misc. Dates	Total
Total	300	70	295	734	30,538	874	32,811
Eight or more employees	3						3
Four or more employees	272	56	269	644			1,241
One or more employees					30,538		30,538
Liability under Title IX of Social Security Act	25	14	26	90			155
Successor to subject employer						855	855
Election to become subject						13	13
Miscellaneous revivals, etc.						6	6

During this seven months' period, the number of subject employers was more than doubled by a net increase of 36,625. These are accounted for as follows:

Number of subject employers, November 30, 1942	35,558
Number of subject declarations made prior to December 1, 1942, but effective January 1, 1943	5,400
Number of subject declarations as shown in table	32,811
	<u>73,769</u>
Total determined not subject or suspended from liability to file returns because of cessation of business in Massachusetts	<u>1,586</u>
Number of subject employers, June 30, 1943	<u><u>72,183</u></u>

In addition to the employers referred to above, there were 2,491 other employers filing their first status reports with the Division who were declared not subject to the Law. The Division also re-examined the status of employers who had previously been found not liable on the basis of their employment record up to the date of investigation. Of these, 7,172 were redetermined not subject to the Law on the basis of their more recent employment record, making a total of 9,663 "not subject" findings during the seven months under review.

Delinquent employers whose status has never been investigated are sometimes discovered through lists of former employers on workers' claims for benefits. Between December 1, 1942, and June 30, 1943, 126 such employers were investigated and those found subject to the Law duly notified of their liability.

# EMPLOYER COOPERATION IN FILING CONTRIBUTION AND WAGE REPORTS

The prompt filing of employers' quarterly contribution and wage reports is essential since from these reports are determined the amounts of contributions due the Fund as well as benefit rights of claimants.

Massachusetts has had a very small percentage of delinquency in this respect in the past. In making any comparison with previous experience, however, it should be remembered that as of January 1, 1943, coverage was extended to include employers of from one to four individuals, and a higher percent of delinquency is to be expected with the addition of some 35,000 newly subject employers. The following table shows the number of reporting units liable and the percent of delinquency in the second quarters of 1943 and 1942 as of September 15th of the respective years:

April-June	Total Reporting Units Liable	Contribution Reports and Payments Percent Delinquent		Wage Reports Percent Delinquent
		Reports	Payments	
1943	71,149	5.9	6.1	6.0
1942	35,979	3.6	5.8	3.6

In comparison with other states of similar size and industrial pattern, Massachusetts ranked very high in this respect, as shown in a summary based on information published by the Social Security Board. A comparison of the experience of Massachusetts in the first quarter of 1943 with that of nine other industrial states having between 16,000 and 141,000 subject employers showed that:

1. Massachusetts led the three other states with the same coverage in the percentage of contribution reports and payments and wage reports received on time.
2. In respect to prompt payment of contributions, only two states made a better showing than Massachusetts and each of these had a more restricted coverage and a smaller number of subject employers.



## EXPERIENCE RATING

The year 1943 was the second year in which reduced contributions under experience-rating provisions of the Massachusetts Employment Security Law were made applicable. Outstanding features of the experience-rating program as applied to the year 1943 are summarized below:

1. Approximately three-fourths of all employers subject to the Law at December 31, 1942, were eligible for rate determinations in accordance with the experience-rating provisions of the Law in 1943. These employers represented approximately 92% of the total taxable pay rolls for the year 1942.
2. Nearly 80% of these rated employers were determined to be entitled to reduced rates in 1943. Employers qualifying for reduced rates represented 81.2% of the total taxable pay roll for the year 1942. Based upon the 1942 taxable pay roll, the average contribution rate for 1943 for rated employers was 1.08%.
3. More than half of the employers with average annual pay rolls of \$1,000,000 or more were determined to be entitled to the minimum rate of 5/10%. The average rate for these establishments for 1943 was 9/10%. The average contribution rate diminished consistently as the size of pay roll increased. The smallest establishments (with average annual pay rolls below \$5,000) had an average rate of 1.72% for 1943.
4. Average contribution rates varied greatly among industries. The apparel industry had an average rate of 2.11%, while the average rate for manufacturers of transportation equipment (except automobiles), which includes ships, was only .53%.
5. Establishments with average annual pay rolls of \$1,000,000 or more, representing only 7/10% of all rated employers, accounted for 46.2% of their total taxable pay roll for 1942. Another 7.1% of the employers, with average pay rolls between \$100,000 and \$999,999 represented 31.2% of the total 1942 taxable pay roll for rated employers.
6. Savings to rated employers through rate reductions for the year 1943 may exceed \$32,000,000, assuming that taxable pay rolls for that year are no greater than in 1942. If pay rolls of rated employers are higher in 1943, the saving will be correspondingly greater.
7. Comparison of rates for 1943 with those for 1942 for employers rated in both years shows that 60.5% of them had the same rate in both years, 9.4% had a higher rate for 1943, and 30.1% qualified for a lower rate in 1943.

Every employer who had become subject to the Law prior to October 1, 1939, was entitled to have his contribution rate for the year 1943 determined in accordance with Section 14(b) of the Massachusetts Employment Security Law. Of the 35,868 employers liable at January 1, 1943, 27,206 (75.8%) were eligible for rate modification. The 8,662 employers who failed to qualify for experience rating were for the most part small establishments. The average taxable pay roll per employer was less than \$20,000.

Rates assigned to rated employers were as follows:

Contribution Rate	Number of Rated Employers	% of Total
Total--all rates	27,206	100.0
.5%	10,813	39.8
1.0%	4,623	17.0
1.5%	2,269	8.3
2.0%	2,298	8.5
2.5%	1,614	5.9
2.7%	5,589	20.5

Analysis by size-of-pay-roll groups showed that the percentage of employers entitled to the minimum rate varied but little among the pay roll groups below \$1,000,000. In the latter group, approximately half of the establishments qualified for the minimum rate. Employers with pay rolls below \$5,000 showed the highest percentage at the maximum rate. This percentage declined fairly consistently as the size of the pay roll increased with only 8% of the largest establishments failing to obtain some rate reduction.

	All Rated Employers		Percent of Rated Employers by Contribution Rates					
	Number	%	.5%	1.0%	1.5%	2.0%	2.5%	2.7%
Total	27,206	100.0	39.8	17.0	8.3	8.5	5.9	20.5
Below \$ 5,000	6,798	100.0	40.4	7.2	5.1	6.4	5.5	35.4
\$ 5,000 - 9,999	6,557	100.0	40.8	16.3	8.2	8.9	6.5	19.3
10,000 - 19,999	5,435	100.0	40.8	19.2	9.9	9.5	6.6	14.0
20,000 - 49,999	4,395	100.0	36.8	24.6	10.6	9.5	5.7	12.8
50,000 - 99,999	1,836	100.0	36.8	24.4	10.9	8.3	5.3	14.3
100,000 - 999,999	1,924	100.0	40.2	22.9	8.7	9.3	5.3	13.6
1,000,000 and over	214	100.0	50.9	22.9	9.3	6.1	2.8	8.0
Unclassified	47	100.0						100.0

From the viewpoint of their effect upon total receipts, reduced rates must be considered in relation to the amount of taxable pay roll affected, rather than in relation to the number of employers entitled to rate modification. The following tabulation shows the concentration of employment in large establishments. The effect upon the average yield is also clearly indicated in the comparison of average rates for each size-of-pay-roll group.



Size of Pay Roll <sup>1/</sup>	Rated Employers		Total Taxable Pay Roll of Rated Employers Year 1942		Average Contribution Rate
	Number	%	Amount	%	%
All Groups	27,206	100.0	\$1,990,034,128	100.0	1.08
Below \$ 5,000	6,798	25.0	26,240,671	1.3	1.72
\$ 5,000 - 9,999	6,557	24.1	50,059,291	2.5	1.32
10,000 - 19,999	5,435	20.0	82,073,062	4.2	1.25
20,000 - 49,999	4,395	16.1	147,771,656	7.4	1.24
50,000 - 99,999	1,836	6.7	143,962,944	7.2	1.24
100,000 - 999,999	1,924	7.1	620,956,412	31.2	1.21
1,000,000 and over	214	.8	918,970,092	46.2	.90
Unclassified	47	.2			

<sup>1/</sup> Average annual taxable pay roll for the years 1940, 1941, and 1942.

It will be noted that 46.2% of the taxable pay roll for the year 1942 was accounted for by the 214 employers whose average annual pay rolls exceed \$1,000,000 while only 3.8% of the taxable pay roll was accounted for by the 13,355 employers whose average pay rolls were less than \$10,000 a year. It will also be noted that the average contribution rate was .90% for 46.2% of the taxable pay roll.

Of the 27,206 employers rated in the year 1943, 16,056 had also been rated for the year 1942. Since the average rate for rated employers dropped from 1.32% in 1942 to 1.08% in 1943, it is not surprising to find that more employers qualified for a lower rate than for a higher rate in 1943. A comparison of the rates for the two years for these 16,056 employers is summarized as follows:

Rate for the Year 1943	All Rated Employers		Same Rate as in 1942	Rate Increased Over 1942	Rate Decreased from 1942
%	Number	%	%	%	%
Total--all rates	16,056	100.0	60.5	9.4	30.1
.5	6,190	100.0	74.8	0.0	25.2
1.0	3,095	100.0	44.2	10.0	45.8
1.5	1,442	100.0	33.2	17.1	49.7
2.0	1,428	100.0	27.5	26.6	45.9
2.5	976	100.0	24.0	25.7	50.3
2.7	2,925	100.0	89.0	11.0	0.0

Of those who qualified for the minimum rate in 1943, 74.8% had also paid the minimum rate in 1942 while 89.0% of those failing to obtain any rate modification in 1943 had also paid the maximum rate in 1942.

By industry divisions, the rate determinations for the two years are compared as follows:

Industry Division	All Employers Rated in Both Years		Same Rate in 1943 as in 1942	Higher Rate in 1943 than in 1942	Lower Rate in 1943 than in 1942
	Number	%	%	%	%
Total--All Divisions	16,056	100.0	60.5	9.4	30.1
Manufacturing	4,239	100.0	60.0	8.1	31.9
Trade, Wholesale and Retail	6,837	100.0	60.9	10.7	28.4
Construction	1,043	100.0	56.4	7.3	36.3
Transportation, Communi- cation and Utilities	682	100.0	58.1	8.5	33.4
Service	1,937	100.0	57.9	8.6	33.5
Finance, Insurance and Real Estate	1,201	100.0	68.0	10.4	21.6
Agriculture, Forestry and Fishing	56	100.0	67.8	1.8	30.4
Mining (including Quarrying)	55	100.0	67.3	12.7	20.0
Unclassified	6	100.0	33.3	16.7	50.0

While the percentage, whose rates were the same in both years, showed but little variation among industry divisions, the shifts to higher and lower rates varied considerably. The percentages in the various divisions with higher or lower rates in 1943 were, of course, dependent on the percentage distribution in the prior year.

Comparison of the two years' rates by size-of-pay-roll groups showed the following distribution:

Size of Pay Roll	All Employers Rated in Both Years		Same Rate in 1943 as in 1942	Higher Rate in 1943 than in 1942	Lower Rate in 1943 than in 1942
	Number	%	%	%	%
Total--All Sizes of Establishments	16,056	100.0	60.5	9.4	30.1
Below \$ 5,000	1,951	100.0	77.3	7.7	15.0
\$ 5,000 - 9,999	2,421	100.0	59.5	12.0	28.5
10,000 - 19,999	3,837	100.0	57.1	11.2	31.7
20,000 - 49,999	4,016	100.0	57.4	10.4	32.2
50,000 - 99,999	1,761	100.0	59.8	6.4	33.8
100,000 - 999,999	1,858	100.0	57.7	5.5	36.8
1,000,000 and over	212	100.0	63.7	2.8	33.5

In this comparison also the percentage distribution in the prior year affects the percentages with higher or lower rates in 1943. The most significant differences appeared in the percentages whose rates were higher in 1943 than in 1942. This percentage declined consistently, beginning with the \$5,000-\$9,999 group, as the size of pay roll increased.



On the basis of the 1942 taxable pay rolls of rated employers, the reduction in receipts from contributions for the year 1943, representing the difference between the modified rate and the flat rate of 2.7%, would be \$32,236,000. This estimated reduction of \$32,236,000 is spread over the various industry divisions and selected major industry groups as follows:

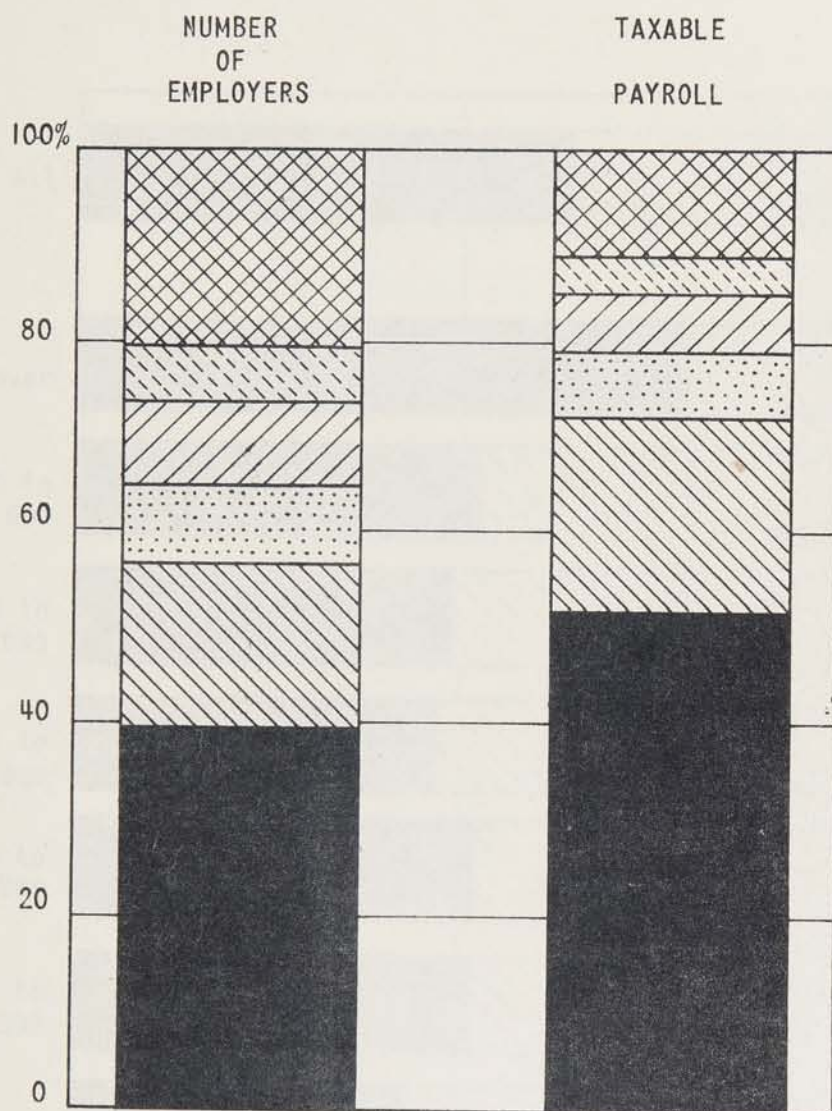
Industry	Average 1943 Contribution Rate for Rated Employers	Taxable Pay Roll for Rated Employers Year 1942		Estimated Reduction in Receipts from Contributions Compared with Flat 2.7% Rate
		Amount	% of Total	
All Covered Industries	1.08	\$1,990,034,128	100.0	\$32,236,000
Major Industry Divisions:				
Manufacturing	1.06	1,293,936,940	65.0	21,200,000
Trade, Wholesale and Retail	1.11	337,725,345	17.0	5,400,000
Construction	1.52	73,535,468	3.7	850,000
Transportation, Communica- tion and Utilities	.80	122,420,998	6.2	2,300,000
Service	1.37	84,239,234	4.2	1,100,000
Finance, Insurance, and Real Estate	.86	74,365,924	3.7	1,350,000
Agriculture, Forestry and Fishing	1.79	1,495,759	.1	14,000
Mining (including Quarrying)	1.79	2,134,693	.1	20,000
Unclassified	1.68	179,767	--	2,000
Certain Selected Industries:				
Manufacture of Textile-Mill Products	1.87	223,225,219	11.2	1,853,000
Manufacture of Leather and Leather Products	1.98	95,014,803	4.8	684,000
Manufacture of Apparel, etc.	2.11	50,423,587	2.5	297,000
Manufacture of Food and Kindred Products	1.08	59,410,821	3.0	962,000
Manufacture of Transporta- tion Equipment (except Automobiles)*	.53	111,672,200	5.6	2,423,000
Manufacture of Electrical Machinery	.60	163,800,212	8.2	3,440,000
Manufacture of Machinery (other than Electrical)	.54	172,265,021	8.7	3,721,000
Building Construction	1.69	27,923,764	1.4	282,000
Communication Services	.96	31,924,852	1.6	555,000
Insurance Carriers	.78	38,936,836	2.0	748,000
Retail--Food Stores	1.02	58,147,128	2.9	977,000
Eating and Drinking Places	1.61	32,329,871	1.6	353,000
Retail--General Merchandise	1.29	42,300,603	2.1	597,000

\* Includes Shipbuilding

Since industrial activity in 1943 showed greater increases in the industries in which the average rate is the lowest, it may be that the reduction in revenue (as compared with the flat 2.7% rate) will exceed the figure of \$32,236,000 shown above.

CHART LV

PERCENTAGE DISTRIBUTION OF RATED EMPLOYERS AND TAXABLE PAYROLL\*  
BY CONTRIBUTION RATES FOR THE YEAR 1943



2.7%

2.5%

2.0%

1.5%

1.0%

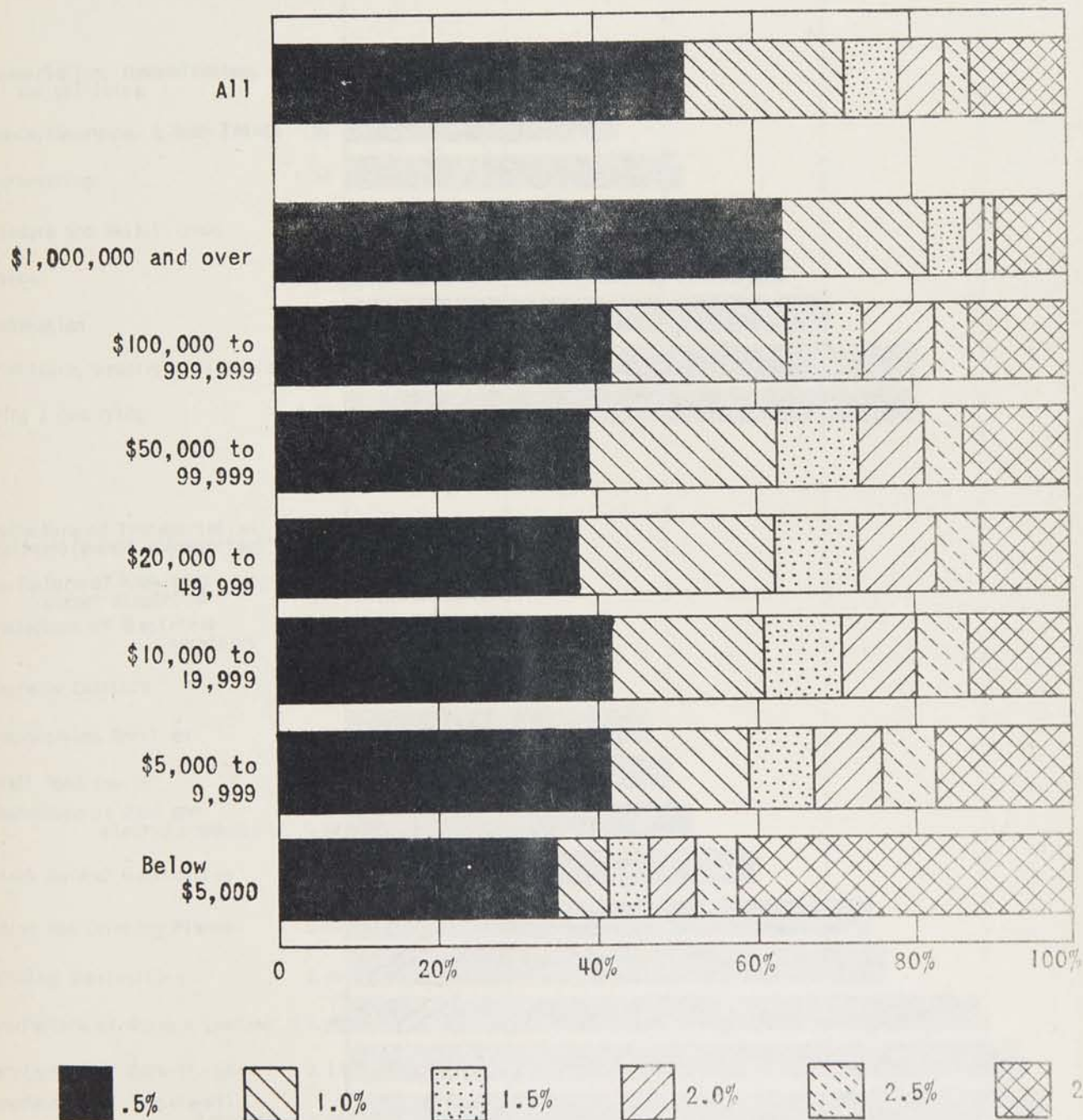
.5%

\* TAXABLE PAYROLL FOR YEAR 1942



CHART V

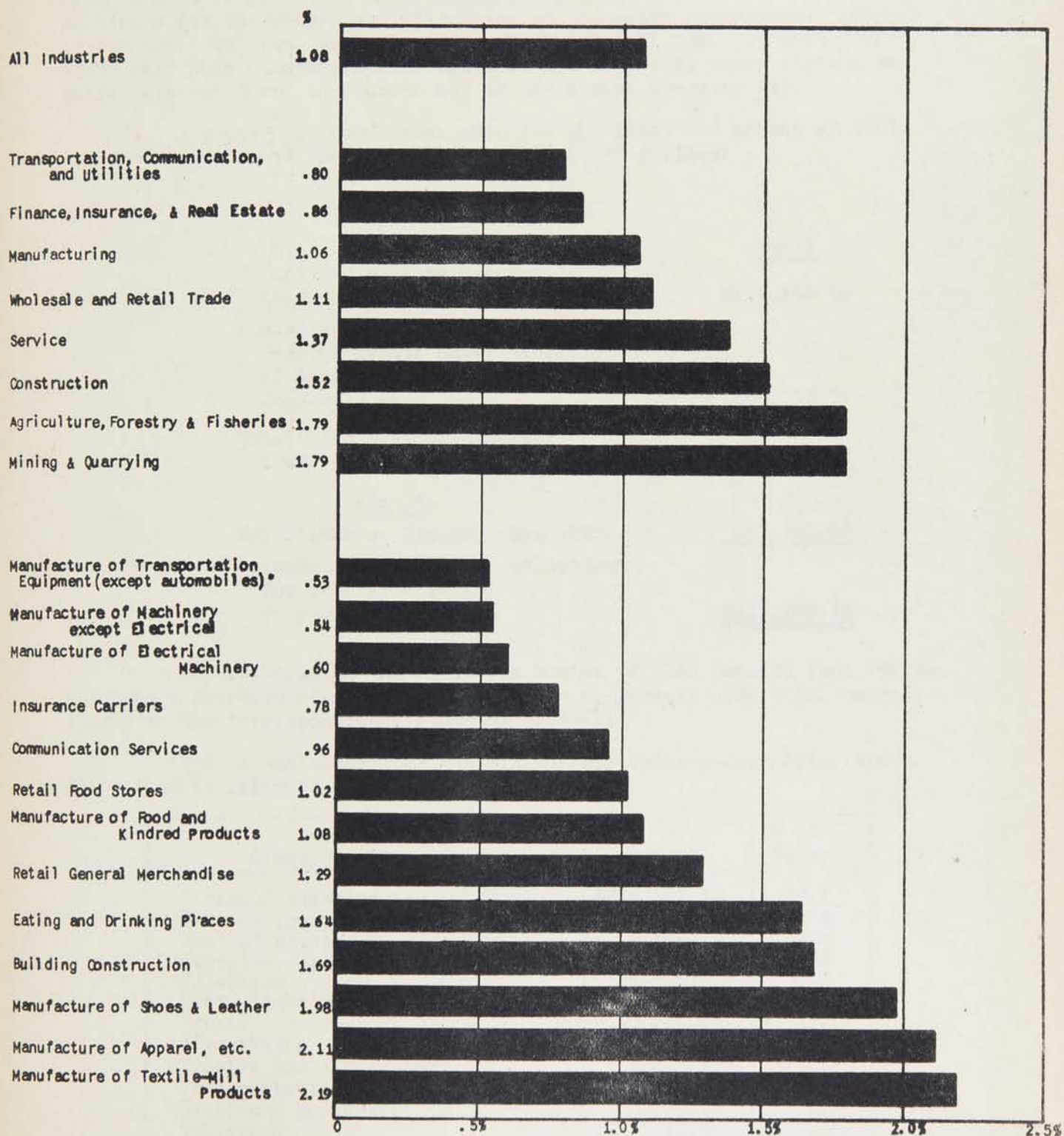
PERCENTAGE DISTRIBUTION OF RATED EMPLOYERS IN EACH SIZE-OF-PAYROLL\*  
GROUP BY CONTRIBUTION RATES FOR 1943



\* AVERAGE ANNUAL TAXABLE PAYROLL, YEARS 1940, 1941 and 1942

CHART VI

**AVERAGE CONTRIBUTION RATES OF RATED EMPLOYERS FOR 1943  
FOR INDUSTRY DIVISIONS AND FOR CERTAIN MAJOR INDUSTRY GROUPS**



\* Includes shipbuilding



## OPERATING EXPENSES - JANUARY 1, 1943-JUNE 30, 1943

Under the provisions of Title III of the Social Security Act, the Secretary of the Treasury of the United States is authorized upon certification by the Social Security Board to pay to state unemployment compensation agencies from the United States Treasury (not from the Unemployment Compensation Fund) amounts which the Board determines to be necessary for the proper administration of the state unemployment compensation law. In order to be certified by the Social Security Board, the state must have an unemployment compensation law which meets certain requirements set forth in Section 303 of the Social Security Act.

A summary of funds available for the first six months of 1943, and the expenditures charged against them, is as follows:

Sources of Funds

	<u>Total</u>
Unexpended balance brought forward from 1942	\$112,120.95
Funds made available in 1943.	
Federal grants under Sec. III of Social Security Act, January-June	<u>809,513.77</u>
Total made available during 1943 (January-June)	921,634.72
<u>Deduct:</u>	
Expenditures, January-June 1943	<u>801,282.00</u>
Balance available for reallocation for expenditures for July-December 1943	<u>\$120,352.72</u>

Expenditures in the first six months of 1943 totaled \$801,282.00. This was a decrease of \$137,523.70 (15%) in comparison with total expenditures in the corresponding six months of 1942.

The expenditures for the six months, January-June 1943, are classified as follows:

Classification	Amount	% of Total
Personal services	\$553,712.18	69.1
Rent of premises	124,593.99*	15.6
Rent of equipment	35,564.21*	4.4
Supplies, printing and binding	26,786.18*	3.3
Telephone	26,595.68*	3.3
Heat, light and water	14,484.89*	1.8
Travel	10,312.26	1.3
Advertising	2,645.92*	.3
Repairs and alterations	1,826.88*	.2
Transportation of things	1,188.05*	.2
Equipment purchases	737.13	.1
Telegraph	25.74	---
Postage	15.15	---
Miscellaneous	2,793.74*	.4
Total	\$801,282.00	100.0

\* These amounts include certain invoices paid for United States Employment Service items included in budget of Massachusetts Department of Employment Security.

\*\* Less than .05.

## PERSONNEL

On December 1, 1942, there were 794 employees in the Division of Employment Security, of whom 782 were assigned to the Administrative Office and 12 to local offices.

The monthly distribution of the number of permanent and temporary employees is given below:

	ALL EMPLOYEES			ADMINISTRATIVE			LOCAL OFFICES		
	Total	Perma- nent	Tempo- rary	Total	Perma- nent	Tempo- rary	Total	Perma- nent	Tempo- rary
1942 November	794	791	3	782	779	3	12	12	--
December	763	760	3	738	735	3	25	25	--
1943 January	754	751	3	729	726	3	25	25	--
February	752	749	3	727	724	3	25	25	--
March	746	743	3	721	718	3	25	25	--
April	744	741	3	721	718	3	23	23	--
May	742	738	4	718	714	4	24	24	--
June	761	743	18	738	720	18	23	23	--

At the end of June, there were 761 employees or a decrease of 33 people in seven months.

Included in the number of permanent civil service employees are 104 employees who have entered the military service.

The number of permanent employees represents approximately 98% of all employees. The remaining 2% represented employees whose positions were either exempted by law from the provisions of civil service or employees occupying, on a provisional basis, positions for which there were no established civil service lists.



## OPERATING PROCEDURES

The employment security program in the United States is relatively new and stability cannot reasonably be anticipated for many years to come. This lack of stability necessitates a constant review of current operations in order to obtain the most sound organization. The Division has therefore expanded its internal procedures function and has developed a program of continuous evaluation of operating methods and procedures in all departments. Such evaluations normally result in the adoption of revised procedures which appear to be more conducive to efficient administration.

A definite problem which has been resolved arose in connection with the reduction of the coverage provisions of the Law from employers of four or more to employers of one or more. This revision resulted in an increase in the number of subject employers from approximately 35,000 to 72,000, and presented a series of new and distinct administrative difficulties. The operating procedures of the Employer Reports Department were completely overhauled, and under a revised and simplified plan the Division has been able to administer an increase of over 100% in work load with no increase in personnel.

Revised procedures have also been completed for the Claims Department, Machine Service Division, and the Overpayments Section, with additional studies now under way in the Status Department, the Benefits Disbursement Department, and the Correspondence Division.

## DEPARTMENT OF TRAINING

This program is one of the three joint activities conducted by the Division and the United States Employment Service for Massachusetts. Major training emphasis was placed upon employment functions during the period, although the Department was closely allied with developments in the unemployment compensation field.

A series of conferences of officials of both divisions was held on the question of possible revisions of the concept of suitable employment because of the manpower program. The Training Department prepared a series of reports of these conferences and submitted for approval a guide for use of claims takers and adjusters when confronted with the problem.

A reprint of the Massachusetts Employment Security Law was indexed and prepared by the Department and distributed throughout the state.

The Training Department also planned many of the details of the Bi-Regional Conference of the Interstate Conference of Employment Security Agencies, which was held in Boston in February 1943. A complete report of proceedings at the Conference was compiled and issued.

Regular functions of this Department include the editing of all administrative bulletins and manuals and the maintenance of a current index for the same.



## DEPARTMENT OF INFORMATION

This is the second joint activity of the Division of Employment Security and the United States Employment Service for Massachusetts which carried over when the facilities of the employment service of the Division of Employment Security were loaned to the Federal Government for the duration of the present war.

A comprehensive informational campaign was organized and conducted in order to acquaint employers and workers with the provisions of the Law, which extended coverage from employers of four or more to employers of one, two, or three employees. Newspaper releases, radio, and posters were utilized and a corps of trained personnel visited 77 cities and towns throughout the state in order to assist newly declared subject employers in completing the necessary forms and returns.

A second program was instituted to disseminate information to the general public on various amendments to the Law which were enacted in June 1943. Certain of these revisions were retroactive to April 1943 and a prompt campaign was most necessary.

Continuing the Division's policy of attempting to keep the public informed of all of the aspects of the Law, preliminary steps were taken in the preparation of a proposed booklet, "Information to Employees." This assignment is still in process.

DEPARTMENT OF RESEARCH AND STATISTICS

This is the third joint activity of the Division of Employment Security and the United States Employment Service for Massachusetts.

The Employment Security functions performed during the period included the following:

1. The compilation and analysis of statistical reports required by the Social Security Board.
2. The preparation of data for the annual report of the Director.
3. The preparation of memoranda on matters of interest to the Advisory Council in connection with proposed changes in the Massachusetts Employment Security Law.
4. The formulation and revision of statistical reporting procedures within the Division for the purpose of providing effective administrative controls.
5. The initiation of various types of analyses of the statistical data obtained from the operating departments and from local employment offices, for the purpose of indicating the degree to which the aims of the administration were being accomplished.
6. The completion of research studies covering experience rating, duration and rates of benefits, and the distribution of employment and wages.
7. The submission of estimates of the financial effects of various proposed changes in benefit rate structure, duration of benefits, and in the provisions governing experience rating.
8. The issuance of weekly reports on local office activities (which include the acceptance of benefit claims) and of joint quarterly statistical bulletins, which include data on both the unemployment compensation program and the employment service activities.

Information on employment and wages and on benefit claims has also been supplied from time to time to various state and federal agencies concerned with the war program or with post-war planning.



## LEGAL DEPARTMENT

The Legal Department continued its regular functions involving the preparation of opinions and interpretations for the Director, Advisory Council, and heads of departments, the drafting of proposed amendments to the Law, and the handling of all legal matters involving the administration of the Law.

Particular attention was devoted to the two bills (H-668 and H-669) presented to the 1943 Session of the General Court on petition of the Advisory Council. The first bill related to changes in the Law set forth in another section of this report, and the latter proposed certain changes in Chapter 701 of the Acts of 1941 (Preservation of Benefit Rights of Persons in Military Service).

Other activities of the Legal Department in connection with the administration of the Law are summarized as follows:

1. Employers Delinquent in Payment of Contributions:

Subpoena issued for hearings	395
Hearings held	474
Collections as a result of hearings	\$83,320.92
Collections on dishonored checks	\$ 2,543.65

2. Civil Actions for the Collection of Overdue Contributions:

Cases on hand December 1, 1942	1058
Cases referred from 12-1-42 to 6-30-43	512
Total	1570
Cases closed during period	360
Cases pending and on hand June 30, 1943	1210
Total amount of money collected from December 1, 1942, to June 30, 1943	\$101,220.69

3. Employer Applications for Refund of Contributions Claimed to Have Been Overpaid:

Approved	24
Not Approved	17

4. Employers in Bankruptcy, Assignment or Receivership:

Cases on hand December 1, 1942	613
Cases referred from 12-1-42 to 6-30-43	111
Proofs of claims filed in Federal Court and State Court proceedings and statements of account prepared for assignees	
Number of cases	132
Amount involved	\$46,981.09
Cases on hand June 30, 1943	
Subject to Law	579
Pending determination of status	564
Total amount of money collected <sup>1/</sup> from December 1, 1942, to June 30, 1943	\$46,120.33

<sup>1/</sup> These are payments received during the period December 1, 1942, to June 30, 1943, but they apply to cases carried over from previous periods as well as cases referred during the present period.

5. Petitions for Review of Decisions of the Board of Review:		
Cases on hand December 1, 1942		69
Cases referred 12-1-42 to 6-30-43		23
Decisions rendered by the courts		10
Affirmed	9	
Revoked	1	
Cases on hand June 30, 1943		82
6. Benefit Payments to Representatives of Claimants Deceased or Under Mental Disability:		
Cases on hand December 1, 1942		61
Cases referred 12-1-42 to 6-30-43		23
Cases completed		19
Eligible	10	
Ineligible	9	
Cases on hand June 30, 1943		65
Amount paid out in eligible cases		\$409.00



## BOARD OF REVIEW

The following is a summary of the activities of the Board of Review for the six months--January through June 1943. An analysis of the accompanying tables indicates the following significant facts:

1. The number of cases pending as of July 1, 1943, was reduced to 473. This is less by 234 cases, or 33%, than the pending figure a year ago.
2. Cases disposed of during the half year aggregated 2,136 as compared with 2,055 during the same period in 1942.
3. Analysis by type of issue showed an increase in the proportion of cases involving labor disputes from 22% in the first six months of 1942 to 39% in the first six months of 1943. Decisions involving questions of suitable work increased from 2% to 11%. Decisions involving questions of voluntary quits on the other hand decreased from 43% to 24%.
4. Of the 1,322 decisions, 421, or 32%, modified the Director's decisions. In the 1,268 determinations appealed by the claimant, 31% were modified in favor of the claimant. In the 54 decisions rendered on employer appeals, 63% were decisions in favor of the employer.
5. Appeal hearings are held before the full Board, a single member, or a review examiner. The full Board may review decisions of a single member or examiner. During the first six months of 1943, 132 such appeals to the full Board were disposed of as follows:

Appeal denied	74
Director affirmed	12
Director reversed	8
Appeal withdrawn	5
Original default:	
Director affirmed	3
Director reversed	4
Pending	<u>26</u>
Total	<u>132</u>

6. Decisions of the full Board may in turn be appealed to the District Court and during the first six months of 1943, 23 such appeals were made. In 9 instances, the decision of the Board was affirmed by the District Court, and in one instance the decision of the Board was reversed. As of July 1, 1943, 83 cases were pending before the District Court.
7. The Board received 30 appeals from employers who were determined by the Division to be subject to the Law. In addition, there were 45 such cases pending as of January 1, 1943. During the first six months of 1943, 47 cases were disposed of leaving 28 pending as of July 1, 1943.

Receipts and Disposals		
	1943	1942
On Hand at Beginning of January	738	817
Received January-June	1,871	1,945
Total	2,609	2,762
Disposed of January-June	2,136	2,055
On Hand as of July 1st	473	707

Dispositions				
	January-June 1943		January-June 1942	
	Number	%	Number	%
Total Dispositions	2,136	100.0	2,055	100.0
Decisions Rendered	1,322	61.9	1,343	65.4
Defaults	509	23.8	275	13.4
Appellant Withdrawals	167	7.8	270	13.1
Other Dispositions	138	6.5	167	8.1

Decisions on Employer Appeals				
	January-June 1943		January-June 1942	
	Number	%	Number	%
Total Decisions	54	100.0	112	100.0
No Modification Against Claimant's Interest	20	37.0	41	36.6
Modification Against Claimant's Interest	34	63.0	71	63.4



Decisions on Claimant Appeals				
	January-June 1943		January-June 1942	
	Number	%	Number	%
Total Decisions	1,268	100.0	1,231	100.0
No Modification in Claimant's Favor	881	69.5	809	65.7
Modification in Claimant's Favor	387	30.5	422	34.3

Decisions - By Type of Issue				
	January-June 1943		January-June 1942	
	Number	%	Number	%
Total Decisions	1,322	100.0	1,343	100.0
Claim and Registration	8	.6	12	.9
Suitable Work	142	10.7	23	1.7
Voluntary Quit	317	24.0	573	42.7
Misconduct	47	3.6	118	8.8
Labor Dispute	519	39.3	299	22.3
Ability, Availability, Not Unemployed	265	20.0	262	19.5
Coverage	4	.3	6	.4
Wage Credits	14	1.1	48	3.6
Other	6	.4	2	.1

LIST OF RULES AND PROCEDURAL ORDERS IN FORCE JUNE 30, 1943

RULES AND PROCEDURAL ORDERS OF THE DIRECTOR

<u>Section 9-J of Chapter 23, Rule 1.</u>	Repeal of prior rules and interpretations.
<u>Section 1 (r) (1) Rule 1.</u>	Method of computing the value of time lost.
<u>Section 1 (s) Rule 1.</u>	Wages to include remuneration in the form of board and lodging.
<u>Section 1 (r) (1) Proc. Order 1.</u>	Definitions of partial unemployment and part-total unemployment.
<u>Section 2 Proc. Order 1.</u>	Definition of employment.
<u>Section 10 Proc. Order 1.</u>	Election by an employing unit to become subject to the Law.
<u>Section 12 Proc. Order 1.</u>	Request for hearing for the purpose of reconsidering a determination of status.
<u>Section 13 Proc. Order 1.</u>	Contributions on wages paid by an employer.
<u>Section 14 (b) (1) Proc. Order 1.</u>	Employer chargeable with benefit wages.
<u>Section 14 (b) (4) Proc. Order 1.</u>	Wages used for purpose of computing an employer's benefit wage ratio.
<u>Section 14 (b) (6) Proc. Order 1.</u>	Recomputation of benefit wage ratio and contribution rate.
<u>Section 14 (e) Proc. Orders 1, 2.</u>	Application for review of determination of benefit wage ratio.
<u>Section 22 Proc. Order 1.</u>	Replacement of check which has been lost, forged or destroyed.
<u>Section 23 (b) Proc. Orders 1, 2, 3.</u>	Determination of waiting period of claimant in total, part-total and partial unemployment.
<u>Section 24 (c) Proc. Order 1.</u>	Procedure to be followed in filing a claim for benefits.
<u>Section 24 (c) Proc. Order 2.</u>	Interstate claims.



<u>Section 24 (c) Proc. Order 3.</u>	Low earnings reports of claimant in partial unemployment.
<u>Section 24 (c) Proc. Order 4.</u>	Report by claimant of cash value of board, lodging, etc., in addition to cash received as wages.
<u>Section 24 (c) Proc. Order 5.</u>	Effective date of reopened claims.
<u>Section 24 (c) Proc. Orders 6, 7.</u>	Filing of continued claims.
<u>Section 24 (c) Proc. Orders 8, 9.</u>	Effective date preceding the week in which a claim for partial benefits is filed.
<u>Section 24 (c) Proc. Order 10.</u>	Predating claims.
<u>Section 24 (c) Proc. Order 11.</u>	Cause for not filing within the time prescribed by a worker in partial unemployment.
<u>Section 24 (c) Proc. Order 12.</u>	Extension of time for filing any claim for partial benefits.
<u>Section 24 (c) Proc. Order 13.</u>	Failure to file continued claim at scheduled time.
<u>Section 24 (c) Proc. Orders 14, 15.</u>	Claim taken by mail.
<u>Section 24 (c) Proc. Order 16.</u>	Transfer of claim from one local office to another.
<u>Section 24 (c) Proc. Order 17.</u>	Transient claimant.
<u>Section 24 (c) Proc. Order 18.</u>	Establishment of right to receive unemployment benefits if employer's records have been destroyed or have become unavailable to the Division.
<u>Section 25 (a) Proc. Order 1.</u>	Disqualification due to failure to report to sign for a continued claim.
<u>Section 25 (a) Proc. Order 2.</u>	Failure to return form entitled "Continued Claim by Mail."
<u>Section 25 (c) Proc. Order 1.</u>	Failure of claimant to answer a call from the local office.
<u>Section 25 (c) Proc. Order 2.</u>	Suitable work.

<u>Section 25 (c) Proc. Order 3.</u>	Suitable odd jobs or subsidiary work.
<u>Section 25 (e) (1) Proc. Order 1.</u>	Disqualification because of voluntary quittance or discharge attributable to wilful misconduct.
<u>Section 25 (e) (1) Proc. Order 2.</u>	Last employing unit.
<u>Section 27 Proc. Order 1.</u>	Disqualification because of pregnancy.
<u>Section 29 (b) Proc. Order 1.</u>	Partial benefits for week in which claimants were inducted into the armed forces of the United States.
<u>Section 38 Proc. Order 1.</u>	Notification by an employing unit to the Division of reason which might affect the allowance of a claim.
<u>Section 40 Proc. Order 1.</u>	Claimant's objection to earnings re- ported for him.
<u>Section 40 Proc. Order 2.</u>	Filing of protests or appeals.
<u>Section 41 Proc. Order 1.</u>	Effect of pending protest on payment of benefits on another claim filed by the same claimant.
<u>Section 45 Proc. Order 1.</u>	Records to be kept by every employing unit.
<u>Section 45 Proc. Order 2.</u>	Employer's Status Report.
<u>Section 45 Proc. Order 3.</u>	Quarterly Wage and Contribution Reports.
<u>Section 45 Proc. Order 4.</u>	Compliance with instructions relative to required reports.
<u>Section 45 Proc. Order 5.</u>	Requirement of reports from employers subject to the Law.
<u>Section 45 Proc. Order 6.</u>	Supplementary or amended wage and contribution reports.
<u>Section 45 Proc. Order 7.</u>	Form entitled "Notice of Potential Eligibility for Partial Benefits."
<u>Section 45 Proc. Order 8.</u>	Low Earnings Reports.
<u>Section 45 Proc. Order 9.</u>	Notification to Public Employment Office of anticipated mass separation of employees.



Section 45 Proc. Order 10.

Labor disputes.

Section 45 Proc. Order 11.

Notification to the Division by an exempted organization of any changes in the character of its organization or the purposes and/or the manner of its operation.

Section 45 Proc. Order 12.

Change in address, ownership or form of organization.

Section 45 Proc. Order 13.

Posting of notices affecting benefits.

Section 46 Proc. Orders 1, 2, 3.

Disclosure of information with respect to accounts and records.

Section 69 Proc. Order 1.

Reduction of overpayment.

RULES OF THE BOARD OF REVIEW

- Rule 1. The presentation of an application for review of a decision of the Director.
- Rule 2. Notification of hearing.
- Rule 3. Persons authorized to hold hearings and make decisions on a review of a decision of the Director.
- Rule 4. Disqualification of members of the Board of Review and review examiners.
- Rule 5. Hearings.
- Rule 6. Continuance and postponements.
- Rule 7. Withdrawal of applications for review.
- Rule 8. Witnesses and issuance of subpoenas.
- Rule 9. Representation at hearings.
- Rule 10. Supplying information from the records of the Division.
- Rule 11. Decisions.
- Rule 12. Applications for review of the decision of a single member or a review examiner.
- Rule 13. The presentation of an application for review of a decision of a single member or a review examiner.
- Rule 14. Hearings by the Board on a review of decisions of single members or review examiners.
- Rule 15. Hearings by the Board on its own motion to review decisions of single members or review examiners.
- Rule 16. Hearings by the Board of Review on cases ordered removed to it from a single member or review examiner.
- Rule 17. Inspection of decisions of the Board of Review, single members, and review examiners.
- Rule 18. Status review applications.
- Rule 19. Interrogatories and depositions.